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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of:

Chang Wan RYOO

Serial No.: 09/806481

Filed: April 12, 2001

For: ELECTRONIC PAYMENT SYSTEM
USING MULTIFUNCTIONAL PREPAID
CARDS AND METHOD OF SELLING
PREPAID CARDS

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents
Washington, DC 20231

Sir:

As a means of complying with the duty of disclosure under 37 CFR §1.56, and in accordance with 37 CFR §§1.97 and 1.98, Applicant(s), through the undersigned attorney, submits this Information Disclosure Statement. The patents, publications or other information submitted herewith are listed on the attached Form PTO-1449 and copies are attached.

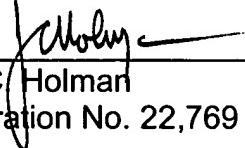
The documents listed on the attached Form PTO-1449 were cited in the International Search Report. A copy of the ISR is attached.

In accordance with 37 CFR §1.97(b)(3), this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits of the above-identified application.

Respectfully submitted,

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By:


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